



IT IS ORDERED

Date Entered on Docket: June 1, 2018

The Honorable David T. Thuma
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW MEXICO

IN RE:

Edward Daniel Crespín and Janis Marie Crespín

Debtor(s)

Case No. 17-11234-ta13

DEFAULT ORDER GRANTING RELIEF FROM STAY
OF PROPERTY LOCATED AT 1520 Abrazo 1997 Patriot 70 x 28 8952 SN#
2PTX906B/ATX, Rio Rancho, NM 87124

This matter came before the Court on the Motion for Relief from Stay filed on 4/23/2018, Docket No. 91, (the “Motion”) by U.S. Bank, N.A. as trustee for Manufactured Housing Contract Senior/Subordinate Pass-Through Certificate Trust 1997-3 (“Movant”). The Court, having reviewed the record and the Motion, and being otherwise sufficiently informed, FINDS:

(a) On 4/23/2018, Movant served the Motion and notice of the Motion (the “Notice”) on counsel of record for Debtor(s), Edward Daniel Crespín and Janis Marie Crespín, and the case trustee, Tiffany M. Cornejo, (the “Trustee”) by use of the Court’s

case management and electronic filing system for the transmission of notices, as authorized by Fed.R.Civ.P. 5(b)(3) and NM LBR 9036-1, and on the Debtor(s) and US Trustee by United States first class mail, in accordance with Bankruptcy Rules 7004 and 9014.

(b) The Motion relates to the following property:

formally known as 1520 Abrazo Rd SE, Rio Rancho, NM 87124, which includes a 1997 Patriot Home, 28 x 70, 2PTX906B/ATX,

(c) The Notice specified an objection deadline of 21 days from the date of service of the Notice, to which three days was added under Bankruptcy Rule 9006(f);

(d) The Notice was sufficient in form and content;

(e) The objection deadline expired on 5/18/2018.

(f) As of 5/21/2018, neither the Debtor(s) nor the Trustee, nor any other party in interest, filed an objection to the Motion;

(g) The Motion is well taken and should be granted as provided herein; and

(h) By submitting this Order to the Court for entry, the undersigned counsel for Movant certifies under penalty of perjury that on 5/21/2018 McCarthy & Holthus, LLP searched the data banks of the Department of Defense Manpower Data Center ("DMDC") and found that the DMDC does not possess any information indicating that the Debtor(s) is(are) currently on active military duty of the United States.

IT IS THEREFORE ORDERED:

1. Pursuant to 11 U.S.C. §362(d), Movant and any and all holders of liens against the Property, of any lien priority, are hereby granted relief from the automatic stay:

(a) To enforce their rights in the Property, including foreclosure of liens and a foreclosure sale, under the terms of any prepetition notes, mortgages, security agreements, and/or other agreements to which Debtor is a party, to the extent permitted by applicable non-bankruptcy law, such as by commencing or proceeding with appropriate action against the Debtor(s) or the Property, or both, in any court of competent jurisdiction; and

(b) To exercise any other right or remedy available to them under law or equity with respect to the Property.

2. The automatic stay is not modified to permit any act to collect any deficiency or other obligation as a personal liability of the Debtor(s), although the Debtor(s) can be named as a defendant in litigation to obtain an *in rem* judgment or to repossess the Property in accordance with applicable non-bankruptcy law.

3. This Order does not waive Movant's claim against the estate for any deficiency owed by the Debtor(s) after any foreclosure sale or other disposition of the Property. Movant may file an amended proof of claim in this bankruptcy case within 30 days after a foreclosure sale of the Property, should it claim that Debtor(s) owe(s) any amount after the sale of the Property.

4. This Order shall continue in full force and effect if this case is dismissed or converted to a case under another chapter of the Bankruptcy Code.

5. This Order is effective and enforceable upon entry. The 14-day stay requirement of Fed.R.Bankr.P. 4001(a)(3) is waived.

6. Movant is further granted relief from the stay to engage in loan modification discussions or negotiations or other settlement discussions with the Debtor(s) and to enter into a loan modification with the Debtor(s).

###END OF ORDER###

RESPECTFULLY SUBMITTED BY:

/s/ Eric Sutton

McCarthy & Holthus, LLP
Eric Sutton
Attorneys for Movant,
6501 Eagle Rock NE, Suite A-3
Albuquerque, NM 87113
(505) 219-4893
/s/ submitted electronically 5/25/2018
esutton@mccarthyholthus.com

Copies to:

DEBTORS

Edward Daniel Crespín
2738 Camacho Rd. SE
Rio Rancho, NM 87124

Janis Marie Crespín
2738 Camacho Rd. SE
Rio Rancho, NM 87124

DEBTOR(S) COUNSEL

Michael K Daniels
mike@mdanielslaw.com

CASE TRUSTEE

Tiffany M. Cornejo
courtemail@ch13nm.com

US TRUSTEE

PO Box 608
Albuquerque, NM 87103-0608

SPECIAL NOTICE(S)

Capital One Auto Finance c/o AIS Portfolio Services, LP f/k/a AIS Data Services d/b/a/
Ascension Capital Group
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118